

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**August 11, 2016**

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were Thomas C. Fite, Director; Mark K. Powell, Supervisor, Credit Union Division; Ryan Black, Supervisor, Consumer Credit Division; Gina R. Williams, Deputy Director, Administration Division; Kirk J. Schreiber, Senior Bank Analyst, Bank Division; Troy Pogue, Supervisor, Administration Division and Sharmaine Stewart, Administrative Assistant.

**I. EXECUTIVE SESSION: 10:00 a.m.**

- A. Department staff provided information to the Members about prospective employees and updated the Members regarding examination information which is confidential pursuant to IC 28-1-2-30. These aspects of the Executive Session are authorized by IC 5-14-1.5-6.1(b)(5) and (7), respectively.

**II. PUBLIC SESSION: 10:40 a.m.**

- A. Members Present: Thomas Fite, Director; Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Donald E. Goetz and Paul Sweeney. Jean Wojtowicz was absent.
- B. Date of next meeting: September 8, 2016 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Chairman Rice entertained a motion to approve the minutes of the June 9, 2016 meeting.

**Mr. Sweeney moved approval of the minutes; Mr. Schroeder seconded the motion and the motion passed unanimously.**

- D. Election of Officers as stipulated in IC 28-11-1-8 and any other organizational matters

**1. Election of Vice Chairman:** Director Fite proposed to nominate Mark A. Schroeder as Vice Chairman. Mr. Goetz moved for the nomination and Mr. Sweeney seconded the motion. There was no discussion and the motion passed unanimously.

**2. Election of Secretary:** Director Fite proposed to nominate Constance J. Gustafson as Secretary. Mr. Schroeder moved for the nomination and Mr. Sweeney seconded the motion. There was no discussion and the motion passed unanimously.

**Minutes of Members' Meeting****August 11, 2016****Page 2**

3. **Election of Assistant Secretary:** Director Fite proposed to nominate Kirk J. Schreiber as Assistant Secretary. Director Fite moved for the nomination and Mr. Sweeney seconded the motion. There was no discussion and the motion passed unanimously.
4. **Other organizational matters:** There were no other organizational matters to be addressed.

**E. BANK DIVISION:****1. State Bank of Lizton, Lizton, Hendricks County, Indiana**

Mr. Kirk J. Schreiber, Senior Bank Analyst presented this application. Mr. Schreiber informed the Members that the State Bank of Lizton and Indiana Business Bank, Indianapolis, Indiana propose to effect a merger pursuant to IC 28-1-7.

State Bank of Lizton will survive the merger. Immediately prior to the bank merger Lizton Financial Corporation, the bank holding company of the State Bank of Lizton, will acquire Indiana Business Bancorp, the Bank holding company for Indiana Business Bank. The acquisition of Indiana Business Bancorp by Lizton Financial Corporation does not require the Members approval due to the merger transaction complying with the exemption provisions of IC 28-2-14-15.

Following the holding company merger and bank merger, Lizton Financial Corporation will be a one bank holding company with the State Bank of Lizton as its wholly owned bank subsidiary. Indiana Business Bank's only office, its main office will be closed at consummation of the merger. The corporate existence of both Indiana Business Bank and Indiana Business Bancorp will cease.

**A motion for approval of the application was made by Mr. Sweeney and seconded by Mr. Goetz. The application was unanimously approved.**

**F. DIRECTOR'S COMMENTS AND ACTIONS:**

1. The staff requested that the Members adopt a resolution relating to the Order on Delegation of Duties to the Director. Director Fite briefly explained that there were no changes from the Order adopted by the Members at the July 10, 2014 meeting.

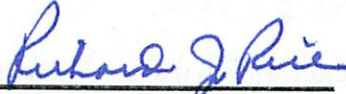
**Mr. Schroeder made a motion that the Members, by resolution, adopt the Order of Delegation of Duties. Mr. Goetz seconded the motion, and it was approved unanimously.**

2. Director Fite advised the Members of actions taken pursuant to Delegated Authority since the last Member meeting.


**OTHER BUSINESS:**

Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. Mr. Sweeney moved for adjournment, Mr. Goetz seconded the motion, and it passed unanimously.

APPROVED:

  
Richard J. Rice, Chairman

ATTEST:

  
Kirk J. Schreiber, Assistant Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JULY 05, 2016**

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

The credit union has filed a Petition for approval of a proposed Amendment To the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organizations into the field of membership of the credit union:

One Main Financial – Indianapolis – 14 members (common bond of occupation as defined by 28-7-1-10)

47 Trans, Inc. – Indianapolis – 40 members (common bond of occupation as defined by 28-7-1-10)

Adventures Child Care & Learning Center, Inc. – Greenwood – 25 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP) MKP TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR****JUNE 07, 2016****FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA**

The credit union has filed a Petition for approval of a proposed Amendment To the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organizations into the field of membership of the credit union:

Independent Damsel Pro-Carolyn Goldenetz – Indianapolis – 15 members (common bond of occupation as defined by IC 28-7-1-10)

The Library Restaurant & Pub, LLC – Indianapolis – 30 members (common bond of occupation as defined by IC 28-7-1-10)

The Romanski Group – Cutler – 7 members (common bond of occupation as defined by IC 28-7-1-10)

Precision Equity, LLC – Indianapolis – 17 members (common bond of occupation as defined by IC 28-7-1-10)

~~Wellfit, Inc. – Terre Haute – 19 members (common bond of occupation as defined by IC 28-7-1-10)~~

Kelly Promotional Products – Franklin – 14 members (common bond of occupation as defined by IC 28-7-1-10)

X-TOL, LLC DBA iServPro – Indianapolis – 7 members (common bond of occupation as defined by IC 28-7-1-10)

The Villages – Indianapolis – 300 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JULY 12, 2016**

FINANCIAL CENTER FIRST CREDIT UNION, INDIANAPOLIS, MARION  
COUNTY, INDIANA

The credit union has filed a Petition for approval of a proposed Amendment To the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organization into the field of membership of the credit union:

Monarch Beverage – Indianapolis – 720 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKA JCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JULY 18, 2016**

UNITED METHODIST FINANCIAL CREDIT UNION, CINCINNATI, OHIO

The credit union has filed a Petition for approval of a certificate of admission to transact business as a Foreign Corporation in Indiana pursuant to IC 28-1-22-1 et seq.

RECOMMEND APPROVAL (MKP)

MKA TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**AUGUST 01, 2016**

FINANCIAL CENTER FIRST CREDIT UNION, INDIANAPOLIS, MARION  
COUNTY, INDIANA

The credit union has filed a Petition for approval of a proposed Amendment To the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organizations into the field of membership of the credit union:

Reflectix, Inc. – Markleville – 101 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP TCF



**ACTION TAKEN UNDER DELEGATED AUTHORITY  
JUNE 29, 2016**

**1. LAKE CITY BANK, WARSAW, KOSCIUSKO COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 705 South State Road 135, Greenwood, Johnson County, Indiana. The application was received on June 9, 2016. The branch is to be known as the Greenwood Branch. This will be the institution's 47th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED

TCF

**2. 1ST SOURCE BANK, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 3800 Mishawaka Road East, Elkhart, Elkhart County, Indiana. The application was received on June 1, 2016. The branch is to be known as the Concord-Martin's Branch. This will be the institution's 79th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED

TCF

**3. BLOOMBANK, BLOOMFIELD, GREENE COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 650 East Carmel Drive, Suite 100, Carmel, Hamilton County, Indiana. The application was received on May 26, 2016. The branch is to be known as the Carmel Branch. This will be the institution's 12th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED

TCF

**4. CITIZENS STATE BANK OF NEW CASTLE, NEW CASTLE, HENRY COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 9 Municipal Drive, Fishers, Hamilton County, Indiana. The application was received on June 15, 2016. The branch is to be known as the Fishers Branch. This will be the institution's 14th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED

TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
JULY 14, 2016**

**1. INDIANA BUSINESS BANK, INDIANAPOLIS, MARION COUNTY, INDIANA**

The bank has applied to the Department for approval by the director to pay dividends as permitted by IC 28-13-4-5. The request is being made due to the bank continuing to have overall negative retained earnings since its establishment as a new bank in November 17, 2004. The bank's dividend request asks approval to pay a cash dividend of \$650,000.00 to its holding company, Indiana Business Bancorp, Indianapolis, Indiana. The dividend will be upstreamed to the parent holding company to fund holding company expenses incurred to date, and expenses anticipated that will be incurred through the consummation of the pending merger with Lizton Financial Corporation, Lizton, Indiana. **APPROVAL IS RECOMMENDED – (KJS)**

APPROVED TCF

**2. STAR FINANCIAL BANK, FORT WAYNE, ALLEN COUNTY, INDIANA**

The bank has requested permission to hold four parcels of property in excess of three years for future expansion as prescribed in IC 28-1-11-5. The first parcel was purchased on May 15, 2007, and is located at 5863 West Broadway, McCordsville, Indiana. This property is a future branch site, but construction remains on hold. The second parcel was purchased July 3, 2007, and is located at 3220 Conner Street, Noblesville, Indiana. This site is intended for a future banking office, but the recession has delayed development. The third parcel was purchased April 7, 2008, and is located at 7500 Southtown Crossing, Fort Wayne, Indiana. This site is intended for a future banking office, but business conditions have delayed development. The fourth parcel was purchased June 7, 2010, and is located at 10018 Illinois Road, Fort Wayne, Indiana. This site is intended for a future banking office, but business conditions have delayed development. At the bank's board meeting on April 20, 2016, the board reviewed and approved a report of each property. Allowing the bank to continue to hold these properties does not appear to endanger the safety and soundness of the financial institution. **IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THESE FOUR PARCELS OF REAL ESTATE UNTIL THE 10 YEAR STATUTORY LIMIT OR JUNE 30, 2017, WHICHEVER COMES FIRST. (KJS).**

APPROVED TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
JULY 14, 2016**

1. **WESBANCO BANK, INC., WHEELING, OHIO COUNTY, WEST VIRGINIA**  
Your Community Bank, New Albany, Indiana will merge with and into Wesbanco Bank, Inc., Wheeling, West Virginia, a West Virginia state chartered commercial bank on September 30, 2016. The resulting institution Wesbanco Bank, Inc. will retain the main office and branches of Your Community Bank as branches of Wesbanco Bank, Inc. This foreign corporation application is being filed to enable the surviving corporation to transact business in Indiana in accordance with the provisions of IC 28-1-22 and IC 28-2-17. Paul Chrisco, 101 West Spring Street, New Albany, Floyd County, Indiana has been appointed as resident agent for service of legal process by Wesbanco Bank, Inc. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

APPROVED TCF

**DELEGATED AUTHORITY**  
**Wednesday, June 08, 2016**

**PAWNBROKING LICENSE APPLICATION**

A Familyman LLC d/b/a Indy Pawn Shop has applied for a Pawnbroker license. They are not currently licensed, but will be purchasing a pawn shop location from Team 100, LLC (License #10606). The applicant is based in Indianapolis, Indiana. They plan to pawn a variety of items. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly as stipulated in IC 28-7-5-8. Applicant is recommended for approval. (REB)

Approved by the Department of Financial Institutions of the State of Indiana

  
\_\_\_\_\_  
Thomas Fite, Director


**DELEGATED AUTHORITY**  
**Monday, June 13, 2016**

**MONEY TRANSMITTER LICENSE APPLICATION**

**Envios de Valores La Nacional Corp.** applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed. The applicant is based in New York, New York. They are currently licensed in fourteen states. The applicant will be offering Indiana consumers the ability to transmit money to other consumers in a variety of countries through agent locations. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (REB)

- **NetSpend Corporation** applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed. The applicant is based in Austin, Texas. They are currently licensed in thirty states. The applicant will be offering Indiana consumers the ability to transmit money to other consumers or businesses through prefunded checks purchased at agent locations. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (REB)

Approved by the Department of Financial Institutions of the State of Indiana

  
Thomas Fite, Director

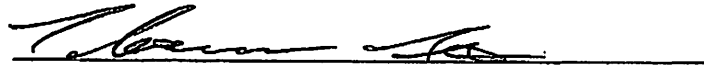
**DELEGATED AUTHORITY**  
**Monday, June 13, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**HLP Mortgage LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Lombard, Illinois. They will not be servicing their loans. They are currently licensed in Illinois. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**United Premier Funding, LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Duluth, Georgia. They will not be servicing their loans. They are currently licensed in eight states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

Approved by the Department of Financial Institutions of the State of Indiana



Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Monday, June 20, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**C & R Mortgage Corporation** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Niles, Illinois. They will not be servicing their loans. They are currently licensed in five states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

Approved by the Department of Financial Institutions of the State of Indiana

  
Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Monday, June 27, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Eustis Mortgage Corporation** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in New Orleans, Louisiana. They will not be servicing their loans. They are currently licensed in six states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

Approved by the Department of Financial Institutions of the State of Indiana

  
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Thomas Fite, Director



**DELEGATED AUTHORITY**  
**Thursday, June 30, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**First Continental Mortgage, Ltd.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Houston, Texas. They will not be servicing their loans. They are currently licensed in eight states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**loanwise financial LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Maitland, Florida. They will not be servicing their loans. They are currently licensed in seventeen states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**Priority Home Mortgage, L.P.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Houston, Texas. They will not be servicing their loans. They are currently licensed in five states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION**

**First Continental Mortgage, Ltd.** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Houston, Texas. They will not be servicing their loans. They are currently licensed in eight states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

**loanwise financial LLC** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Maitland, Florida. They will not be servicing their

loans. They are currently licensed in seventeen states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

**Priority Home Mortgage, L.P.** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Houston, Texas. They will not be servicing their loans. They are currently licensed in five states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

Approved by the Department of Financial Institutions of the State of Indiana



Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Thursday, June 30, 2016**

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

**First Marblehead Education Resources, Inc.** applied for a consumer loan license. They are not currently licensed with the Department. The applicant is based in Medford, Massachusetts. They will be originating simple interest, consumer higher education expense loans. They plan to obtain loans through college referrals and other loan company referrals. They are licensed in seven states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

**LendingPoint LLC** applied for a consumer loan license. They are not currently licensed with the Department. The applicant is based in Kennesaw, Georgia. They will be originating simple interest, consumer purpose unsecured loans. They plan to obtain loans through their website. They are licensed in five states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

Approved by the Department of Financial Institutions of the State of Indiana

  
Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Tuesday, July 12, 2016**

**SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Finance of America Mortgage LLC** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. Currently, they hold a First Lien Mortgage Lending license (Lic. # 11220) with the Department. The applicant is based in Horsham, Pennsylvania. They will not be servicing their loans. They are currently licensed in al fifty states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

Approved by the Department of Financial Institutions of the State of Indiana

  
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Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Friday, July 29, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Approved Funding Corp.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They currently do not hold a license. The applicant is based in River Edge, New Jersey. They will not be servicing their loans. They are currently licensed in seven states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

Approved by the Department of Financial Institutions of the State of Indiana

  
Thomas Fite, Director

**Delegated Authority  
Monday, June 06, 2016**

**Mortgage Loan Originator Applications**

The following fifty-eight loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
887418	Adams	Laura	R.	
1096189	Allen	Craig	A	
1380474	Amendolair	Donn	Joseph	
1484327	Averitt	Anthony	Scott	
69863	Ayers	Sharon	Leigh	
1444065	Bautista	Sandra		
290389	Beach	Joseph	Phillip	Jr.
1488129	Burke	Stephen	Thomas	III
1437274	Cannarozzo	Thomas	Michael	
964307	Carrizales	Richard	Carl	Jr.
1477498	Chapman	Jeremy		
1476017	Cisler	Laura	Ann	
1444267	Clark	Elizabeth	Carolyn	
1492298	Cordeira	Joseph		
1465220	Danikowski	Steven	Anthony	
235570	Donnelly	Susan	Elizabeth	
1483279	Duncan	Betsy	Ann	
1431143	Dutch	Lucas	Caleb	
1486427	Erickson	Jared	Scott	
1389958	Eyster	Stephanie	D.	
1440745	Fernandez	Eric	Neil	
19153	Ison-Bowman	Jesse	Carl	
102721	Jackson	Stacy	Jo	
1473277	James	Larry	Anthonio	
1443316	Janis	Taylor	Scott	
1484337	Kaase	Thomas	Joseph	
1478094	Kalup	Thomas	D.	
345890	Ladner	James	Destin	
1484342	LaGreca	Danielle	Marie	
1490628	Layne	Jordan	Elizabeth	
114828	Loftus	Michael	John	

1472738	Manai	Constance	Lynne-Rose
201079	Melby	Carl	Berent
1489867	Merritt	Jeffrey	Alan
1472605	Mooney	Taylor	Daniel
1087220	Naginewicz	Joshua	David
1484345	Ortolani	David	Maxwell
1197709	Penrose	Joshua	A.
204266	Perkins	Porter	Lee
1043518	Price	Sean	Allen
1474193	Privado	Toni	Lenell
882176	Reed	James	Bradford
1286909	Ridings	Pamela	J.
5876	Robinson	Desmond	Lavon
20903	Roda	Anthony	
1472903	Roring	Shane	Michael
298468	Rossi	Maria	Kiki
1472907	Sanders	Raphael	Carlos
1455534	Schell	Alexander	
1472617	Shafer	Kyle	Nicholas
319521	Smith	Kevin	Robert
455388	Sullivan	Vincent	Michael
882017	Termuhlen	Derek	Joseph
847866	Torri	Eric	Kenneth
931105	Vitale	Debra	Ruth
1437121	White	Courtney	Louise
520208	White	Dominic	Anthony
1473185	Zaremba	David	Douglas

Approved by the Department of Financial Institutions of the State of Indiana

  
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 Thomas Fite, Director

**Delegated Authority  
Monday, June 13, 2016**

**Mortgage Loan Originator Applications**

The following forty-five loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
136956	Anderson	Mark	Allen	
303717	Ashley	Tom		
398210	Bacik	Aaron	David	
736876	Bender	Seth	N	
1488125	Connell	Billie	Clayton	Jr.
1491905	Csanyi	Steven	Nicholas	
4440	Darrow	Jason		
1017627	Denman	Deborah	Ann	
1490342	Denton	Jennifer	Marie	
1368368	Drescher	Nicholas	Allen	
1472931	Duhon	Jacquelyn	Bellavia	
1417278	Ellis	Joseph	Eric	
1210473	Harper	Anthony		
1432357	Hart	Nolan	Pavy	
1319520	Haugh	Mary	Elizabeth	
1482943	Hawkins	Austin	Keltner	
1476342	Henry	Amy	McCabe	
1441799	Jones	Thomas	Craig	Mr.
1000866	Jones	William	Lee	
344168	Kavanagh	Lawrence	Preston	
1473339	King	Sean	Micheal	
1246555	Lamparas	Liza	Yu	
135337	Litherland	Holly	M.	
1021549	Lloyd	David	Tremayne	
1438574	Maloney	Brendan	Michael	Mr.
1447616	McCotry	Asia	Maria	
1478470	McGowan	Derek	Robert	
195944	McKiernan	Craig	Alan	
955819	Metzger	Joseph	Henry	
1110917	Moore	Paul		III
1483177	Nelson	Andrew	John	



1450072	Payne	Jennifer	Denise	
1493954	Pisano	Christopher	Michael	
1478883	Queen	Jeffry	Milton	II
1492478	Rainer	Jess	Robert	
1063196	Robles	Neilson	Gregory	
1473184	Rodney	Nia		
1225043	Schultz	Kimberly	Joan	
1449851	Shrewsbury	Christopher	Alan	
1106742	Solis	Ulysses		
1454906	Turner	Amanda		
1471827	Wallenstein	Jeffrey	Russell	
1099278	Wilson	John	Michael	
1483229	Wolf	Jacob	Allen	
1466206	Yarbrough	Nathan	James	

Approved by the Department of Financial Institutions of the State of Indiana

  
Thomas Fite, Director

**Delegated Authority  
Monday, June 20, 2016**

**Mortgage Loan Originator Applications**

The following forty-seven loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1181857	Anderson	Ryan	Alan	
119433	Burke	Cedric	Bernard	
215547	Callero	Larry		
1368053	Czerwonka	Kristen	Nicole	
763860	Dahlka	Gerald	Robert	
403169	Day	Deanna	Niece	
32046	Finerty	Shawn		
1485008	Goodman	Jordan	Blake	
132668	Harper	Mariann		
1489089	Jansons	Paul	Edgar	
1429134	Jimenez	George		
1500187	Johnson	Cheryl	Lynn	
1492323	Jones	Bret	Eric	
1438132	Khemoro	Larsa		
1464311	King	Cynthia	A.	
105411	Lapp	Gregory	Allen	Mr.
158538	Lucas	Donald	Albert	
1471740	Ludwig	Justin	Daniel	
541121	Luken	Keith	E.	
1497499	Markel	Samuel	Charles	
1497502	McDonough	Michael	James	Jr.
1390614	Miller	Nyra	D.	
1485694	Mizera	James	Michael	
1484347	Morgan	William	Samuel	
477359	Mulvihill	Maureen	Louise	
1438709	Ramirez	Erik	Awsker	
1446941	Richmond	April	K.	
1489171	Rizzolo	Salvatore	Thomas	
1304083	Runkle	Matthew	Franklyn	
224229	Salameh	Dan		
72128	Sargent	Gregory	Scott	

177095	Sartore	Michael	Damien	
232904	Singh	Amrik	Pal	
1497548	Smith	Christopher	Lawrence	
144216	Smith	Michael	John	
1497562	Stevens	David	Paul	
1484772	Suk	Jin	Hyung	
1497600	Taylor	Jonathan	David Edwin	
1017473	Thompson	Eric		
225037	Tornabene	Ross	Michael	
1039558	Toro	Anthony	George	
1472843	VonArb	Thomas	Daniel	Mr.
17610	Wallace	Glenn	J.	
1478111	Wilcox	Trenton	Matthew	
1212134	Yako	Randi	Raad	
270902	Zamora	Mario	Alejandro	
219785	Zenner	Mark		

Approved by the Department of Financial Institutions of the State of Indiana



Thomas Fite, Director

**Delegated Authority  
Monday, June 27, 2016**

**Mortgage Loan Originator Applications**

The following seventy-seven loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
389326	Adams	Joshua	Daniel	
1121309	Arvidson	Erich	Gunther	
718102	Aubrey	Jeff		
1194353	Awalludin	Hanny	Yulidewi	
1471739	Bastien	James	Joseph	Jr.
976773	Benavides	Helmut	Douglas	
1495968	Blakeney	Benjamin	C.	
28414	Bleta	Indrit	Osman	
1481566	Calvert	Cara	Lynne	
863653	Certeza	Rosalina	Barber	
1455273	Cochran	Karissa	Danielle	
847811	Conradi	Brittanay	Cherise	
1496326	Crawford	Andrew		
884047	DeLaSalle	Pauline	Alicia	
987454	Dennis	Deborah		
303650	Dicaterino	Daniel	J.	Jr.
1481745	Dodd	Daniel	Dwain	
952826	Dooley	Michael	Jackson	
1075667	Frantz	Jeffrey	D.	
1393767	Gardner	Carey	Edward	
1398631	Garrido De Armas	Jose	Angel	
600113	Genao	Pedro		
348029	Gisi	Robert	Josef	
1446325	Hamm	Margaret	Louise	
196314	Hand	Jonathan	David	
1060838	Hewitt	Monicka	Marie-Ann	
586237	Hinch	Joshua	C.	
772553	Hodges	Michael	Kenton	
33971	Hoffman	Dustin	Allan	
391380	Hyde	Steven		
667932	Jonas	Christine	Leslie	

1469118	Keith	Michael	David	
860705	Kingsley	Michael	Joseph	
1345236	Kneeland	Alyson	J.	
1468336	Knisley	Austin		
28320	Laurain	Derek	Michael	
495080	Levitt	Stephen	C.	
1497497	Marchi	Sarah	Haydee	
1203708	Mares	Diana	V.	
1504152	Martin	Jay	E.	
1473768	Matsler	William	Clark	
1399423	McClarren	Dane	Matthew	
454474	McElhoe	Steven	E.	
943693	Meyer	Thomas	Joseph	II
1497508	Moragne-Spicer	Malcolm	Norvell	II
1492079	Nguyen	Tan	Duy	
12835	Patrick	Shawn	Leo	
1476692	Paytas	Nathan	Edward	
1407333	Pearson	Mitchel	Alan	
1452680	Pickens	Evan		
1497514	Preston	Genevieve	Ann	
1497515	Priestap	Ryan	Patrick	
521836	Riggs	Amy	Renee Pinkerton	
27523	Ristic	Dejan		
1497520	Rittenger	Alicia	Denee	
1497521	Sage	Gregory	Brian	
1497526	Sanders	Pamela	Mary	
1453345	Sattler	Zakery	Troy	
300736	Skaggs	Ellen	Munce	
288071	Snyder	Francis	John	
1497555	Spaccarotelli	Rachel	Ann	
1497558	Stamos	Peter	Gregory	
1447708	Still	Brittney	LaShawn	
1497566	Stocker	Jason	Aaron	
436460	Suttle	Jason	Lee	
838458	Taranto	Tony	Jace	
1497603	Thennes	Katrina	Jo	
914332	Thompson	Jeremy		
1097564	Tobin	Spencer	Lee	
1418581	Wheeler	Brittianne	Kay	

809645	Whitman	Marcus	Bradford
1452565	Wiggins	Shellye	
1472135	Williams	Charles	Scott
320671	Wilson	Joshua	Sittle
1459823	Yates	Christopher	Landen
1498758	Zagone	Jason	Philip
225017	Zegar	Rekan	

Approved by the Department of Financial Institutions of the State of Indiana

  
\_\_\_\_\_  
Thomas Fite, Director

**Delegated Authority**  
**Wednesday, July 06, 2016**

**Mortgage Loan Originator Applications**

The following fifty-two loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1100945	Alvarez	Casandra	Marie	
624079	Barajas	Agustin	Fajardo	Jr.
1503718	Bronson	David	Mark	
437120	Byrer	Jonas		
881564	Calahan	Joshua	Lewis	
503066	Candelora	Lucie		
1453799	Carmichael	Rashad		
179344	Carrington	Joshua	Zane	
1122370	Conde	Kylie	Jo	
1484964	Dhoest	Jacob	Charles	
1484859	Dorsey	Miranda	Marie	
1483302	Durnil	Kayla	Michelle	
273175	Ellis	Kevin	Wayne	
838645	Faerber	Jacob	Robert Lawrence	
1488212	Freeland	Jessica	Karein	
1418227	George	Clayton	Eric	
133919	Gesin	David	Frederick	Jr.
1477434	Green	Cindy	Ann	
1482523	Gruber	Rachel	Elizabeth	
1332806	Holota	David	Charles	
1469035	Hopper	Lance	Lee	
3378	Jayne	Robert	Charles	
164300	Jenkins	Brenda	L.	
563245	Kane	Toni	L.	
953710	Kuhns	Adam	Christopher	
1484737	Kulbeth	Kimberly	Darlene	
1460783	LaFond	William	David	Mr.
1478311	Lawless	Beth	Anne	
1196877	Manuel	Stephen	M.	
13487	Momtahan	Navida	Yazdani	
503665	Montes de Oca	Francisco	Javier	

1505598	Mullikin	Gary	R.
1172261	Neff	Rick	Matthew
1280864	Orosz	Alexander	Stephen
847894	Pedaci	Ashley	Nicole
194539	Purvis	Marcus	Blair
1432162	Pyne	Gregory	
939232	Raymond	Liza	
1500301	Ray-Reed	Talia	Yvette
488193	Romero Montiel	Julio	Cesar
1117547	Scarvelli	Rodney	Raymond
1463422	Snyder	Corrine	Michelle
1234940	Striegel	Joy	
986529	Susserman	Joseph	
1190796	Viar	Jacqueline	Nicole
378267	Wareing	Wilson	Martin
1474049	Watts	Qiana	Dierdre
1491946	White	Thomas	W.
1239927	Winegardner	Paul	
1500427	Wooten	Christopher	Lee
483115	Wright	Clayton	
1394817	Wright	Timothy	D.

Approved by the Department of Financial Institutions of the State of Indiana



Thomas Fite, Director



**Delegated Authority  
Tuesday, July 12, 2016**

**Mortgage Loan Originator Applications**

The following forty-three loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1467593	Bishop	Kenneth	Wayne	Jr.
1067264	Bowers	Cliff	H.	
287134	Brunet	Guillermo		
1420604	Chavez	Hilda	S.	
665132	Corral	Jessie	Manuel	
1160475	Crosato	Neil	Louis	
739767	Dorsey	Shawn		
1361300	Finkbiner	Adrienne	Nicole	
1471952	Flipping	Dominique	Devon	
1501608	Fulkerson	William	Buchanan	
1485010	Grushoff	Dylan	Michael	
1476164	Homewood	Kimberly	Renae	
1050389	Jay	Robert	Douglas	
1399833	Jefferson	Christopher	Duane	
1500293	Johnson	Jonathan	Morris	
1332853	Jones	DeShawn	Filmore	
202207	Lobo	Gustavo	Enrique	
301999	Loeung	Lee	Lina	
1496129	Mason	Kingsley	Anthony	
1485188	McCarron	Katelyn	Le Pain	
904443	Moechnig	Craig	Walter	
1497506	Monforte	Chelsea	Marie	
1438696	Navarro	Hector	Enrique	
134789	Newcomer	Jason	Michael	
1485285	Omar	Amira	Mohsen	
1505200	Paradise	Darlene	K.	
1498107	Perks	Danielle	Arlene	
1472901	Rasul	JoJo-Ouma	Ramadhani-Jahi	
142788	Schaaf	Randall	Lee	
219043	Schneiderman	Scott	D.	
1140471	Sedlacek	Santana	Lorea	

272976	Sicard	David	Wayne	
1283470	Smith	Joshua	Eldon	
1140166	Smith	Lisa	L.	
821183	Steward	Stephanie	Martin	
1500302	Szmidt	Emily	Dorothy	
1497599	Tadros	Faris	Mansour	
266207	Varshavskiy	Mikhail		
1500300	Vaughn	Kevin	Matthew	
1447868	Welch	Willie	Howell	III
1283548	Wheldon	Luke	Fredrick Paul	
613250	Willett	Ruth	B.	
155665	Zoltanski	Keith	Matthew	

Approved by the Department of Financial Institutions of the State of Indiana



Thomas Fite, Director

**Delegated Authority  
Tuesday, July 19, 2016**

**Mortgage Loan Originator Applications**

The following eighty-one loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1075332	Amerine	Carl	Eugene	
1173204	Amini	Kabadullah		
949946	Baca	Anthony	Simon	
1112315	Ballog	Stacey		
646718	Beck	Nicholas	Alexander	
185551	Briggs	John	Allen	
1066528	Brown	Adam	Lawrence	
1497364	Brown	Brandi	Patrice	
1493868	Bub	Alex	Lynn	
918526	Buchanan	Charles	Austin	
396947	Canchoia	Emil	John	
1117695	Cardella	Linda	Sally	
265805	Carroll	Sean		
1454005	Cilurzo	Kelli	R.	
1502577	Coleman	Melanie	Ann	
880642	Cook	John	Adam	
140595	Cowan	Taylor	E.	
1500224	Davis	Joseph	Michael	
1497339	Derks	Richard	Lee	
1496840	Diaz	Pedro	Ismael	
1490510	Dieterlen	Daniel	Steven	
1496841	Doss	Andrew	Loren	
1509125	Flounlacker	Leigh	Anne	
1507248	Frankowski	Rosemary		
1485003	Freeman	James	David	

15281	Graham	Paul		Jr.
1497369	Grier	Philip	Reed	III
745324	Han	Joshua	Kil	
1421974	Harrison	Randall	Spencer	
1031877	Hart	Tiarra	Racquel	
1446166	Hart	Jill	Olivia	
26210	Hester	Daryl		
1100341	Hillenbrand	Brooke	Ashley	
1132387	Holton	Cassandra		
1502992	Hutchison	Chance	Dakota	
1152131	Jaremko	Anthony	William	
256681	Jerome	Timothy	Leonard	
1501109	Jewett	Ryan	Thomas	
1509154	Johnson	John	Carl	
582734	Jourdan	Jennifer	Lynn	
1391830	Keller	Stephen	Michael	
1509467	Kestner	Roxanna	Lynn	
1485652	Key	Fredrick	Dewayne	
397058	Leshner	Andrew	Clark	
971648	Maher	James		
1450511	Majkowski	Leigh	Ann	
942455	Mancini	Marcelo	Eduardo	
1339906	Manley	Eric	Sean	
176279	Minor	Bradley	Dane	
1474682	Montgomery	Daniel		
1497509	Mulcahy	Thomas	Lee	
1458907	Norton	Blake	Lamar	
1472854	Pattillo	Raphael	Anthony	
1504431	Pepoon	Natalie		
420054	Perry	Matthew	Garett	
198120	Pescatrice	Marc	Allen	

1502921	Pfister	Teodora	Ramona	
1485303	Purgatori	Toni	Carmela	
68064	Rajpal	Sumit	Gurdev Singh	
1381090	Rashid	Fazila		
104015	Richard	Murdock	T.	III
1400099	Robinson	Kyle		
1496953	Rosado	Cristyan	Alejandro	
1073749	Schomer	Matthew	Jared	
888643	Schwegler	William	Daniel	
1492820	Sherrills	Marckeishia	Nicole	
1496958	Sims	Brett	Edward	
1493584	Singharath	Lathanousone		
1470279	Starke	Kyle	William	
926719	Sugierski	Shane	Andrew	
756002	Szwed	Kirsten	Marie	
1178876	Trinh	John		
17649	Vogel	Katherine	Maree	
1496971	Wagner	Ryan	Michael	
1408960	Walling	Camryn	Lee	
1497666	Wernet	Todd	L.	
53021	West	Tonya	Irene	
1064974	Wilcox	Eric	Owen	
571954	Willis	Trevor	Alan	
1493050	Wright	Robert	Phillip	
1478348	Zacks	Michael	N.C.	

Approved by the Department of Financial Institutions of the State of Indiana

  
 Thomas Fite, Director

**Delegated Authority**  
**Tuesday, July 26, 2016**

**Mortgage Loan Originator Applications**

The following fifty-one loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1494780	Anderson-El	Brittany	Tranell Kerry	
1026422	Bianchini	Francesco		
255377	Boetscher	John	Benedict	
503043	Brown	Abigail	J.	
1500315	Burnside	Logan	Haley	
1483292	Connell	Jonathan	David	
1484852	Dolan	Timothy	W.	
879468	Drysdale	Corey	Lee	
18140	Fields	Scott	Christopher	
362239	Foos	Benjamin	Richardson	
132493	Fritz	William	Randolph	
135482	Gleason	Dawn		
1498565	Haver	Russell	Lowell	
425374	Kent	Amy	Lee	
1207710	Kolb	Jaeden	Allen	
382110	Lee	Michael	Young	
739584	Lombard	Diana	L.	
1374288	Maloney	Leah	Marice	
28001	McCulley	Michael	Lee	
1510362	Meredita	Alan	Mark	
834328	Miano	Joseph	Stewart	
39864	Molluso	Bonnie	Lynn	
729567	Montgomery	Michael	Lane	
496671	Moon	Benjamin		
186567	Niere	Christopher	Werner	
203045	Obregon	Roland	Adrian	
1492824	Radwan	Ndae		
1387118	Resch	Brandon	James	
1043971	Roach	Christopher	Paul	
1342227	Ryan	Lauren	Diana	
849440	Saint	Daniel	Patrick	

1496772	Saleh	Jihad	Khaled
1497932	Shelton	Kacey	Nicole
404278	Small	Sabrina	Ann
1067438	Smith	Jonathan	Alan
1180276	Spina	Richard	
30082	Stepp	Gregory	James
1407044	Stevens	Samantha	Marie
1472607	Stokes	Jennine	Robbin
1510608	Stopinski	Marcin	
144871	Stover	Ruby	Ann
23430	Swiecki	Skylar	Philip
158439	Tames	Robert	
1510618	Trejo	Louis	Abraham
1494694	Washington	Korey	Edward
778058	Welsch	Elizabeth	Marie
1497155	Wilson	Tamara	Sue
368240	Windholz	Kieran	Andrew
30400	Wint	Jennifer	Marie
1510634	Yaldo	Monique	Mary
1231219	Zeuner	Christian	Charles

Approved by the Department of Financial Institutions of the State of Indiana



Thomas Fite, Director

**Delegated Authority  
Monday, August 01, 2016**

**Mortgage Loan Originator Applications**

The following forty-five loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
961895	Anderson	Jan	David	
921659	Balanetsky	Stephen	Joseph	Jr.
1070911	Billek	Justin	Battista	
181765	Blust	Mark	Paul	
55422	Bowling	Brian	Scott	
1067029	Cauthron	Aaron	Michael	
1408507	Costanzo	Joseph	Raymond	
5896	Daurio	Jon	Robert	
1018806	Doubler	Deborah	Ann	
1359711	Eppers	Tracey	Ann	
436491	Gallagher	Thomas	Patrick	
1495963	Henriques	Pedro	Araruna	
1454097	Honick	Yitzchak	Dov	
1492876	Huynh	Hong	Phan	
1504395	Ibrahim	Mohamed	Zakaria	
871883	Johnson	Michael	Rashadd	
1485019	Kalabat	Gina	Sarah	
621676	Kennimer	Richard	Wayne	II
1169100	Kinczkowski	Adam	Joseph	
30073	Kriebel	Jeffrey	Thomas	
1515169	Labi	Alexander		
1342231	Leuderalbert	Sean	Michael	
1140409	Melideo	Ryan	Nicholas	
184540	Miller	Briana	Key	
1271904	Miller	Christopher	Brandon	
1508820	Mitchell	Gregory	Kent	
313317	Muccio	Christina	Marie	
1186624	Nehmeh	Samer	Abbas	
1510398	Page	Nicholas	William Thomas	
1510435	Perez	Sarah	Leah-Anne	
1239131	Perry	Snowvaugn	Richard	



920155	Poldruhi	Michael	Francis	
1510446	Ridenour	Nathan	David	
1510450	Rollins	Michael	David Josiah	
1495338	Rubino	Eileen	M.	
1473409	Schatzke	Gregory	Scott	
130763	Soss	Anthony	Jacob	
999239	Steghuis	Jennifer	Marie	
1494089	Suggs	George	Kindall	
886749	Utter	William	Eric	
1497610	Vente	Michael	Paul	
278294	West	Michael	Timothy	
1031805	Williams	Donald	Herbert	Jr.
877880	Wilson	Matthew	Brian	
1510635	Yang	Barnabas	Kaj	

Approved by the Department of Financial Institutions of the State of Indiana

  
\_\_\_\_\_  
Thomas Fite, Director

THE DEPARTMENT OF FINANCIAL INSTITUTIONS

IN THE MATTER OF: )  
DELEGATION OF DUTIES )  
TO THE DIRECTOR )

ORDER

The Members of the Department of Financial Institutions ("Members"), for purposes of expediting the official acts and daily volume of Department business and addressing matters that are urgent or time-sensitive, have unanimously voted and resolved to delegate to the Director of the Department the authority: (1) to approve certain applications, requests, and petitions that are otherwise required to be approved by the Members and (2) to take necessary and appropriate action if the governor declares an emergency under IC 10-14-3-12, or if circumstances are such that prompt or urgent action is necessary to establish or preserve safe and sound methods of banking and to safeguard the interests of depositors, debtors, consumers, shareholders and creditors. The Members resolve that such delegation may be extended by the Director to any of the three Deputy Directors in the absence of the Director.

The statutory delegation of authority is found at IC 28-11-1-11(1) and (3) and the Members, by issuance of this Order, hereby delegate to the Director, and as delegated by the Director, to the Deputy Directors in the Director's absence, the authority to take action on those items specifically set forth in this Order. All matters listed below are: (1) preliminary, routine, non-controversial, or non-adversarial, or (2) require immediate or prompt action due to an emergency or other urgent circumstance during which time delays may threaten the interests of depositors, debtors, consumers, or creditors of the institutions subject to regulation of the Department.

On any pending application, petition, action, or request that is otherwise subject to this order, in which no decision can be reached or in which a denial has been recommended by the Director, such application, petition, action, or request shall be referred to the Members of the Department for final ruling. The Director shall inform the Members in writing on all routine matters approved by the Director or a Deputy Director. Such notification shall be mailed to the Members and shall be attached to the official Minutes of the Department.

On all matters involving an emergency or other urgent circumstance, the Director shall report such action to the Members as soon as practicable, in the discretion of the Director, but in no event later than the next meeting of Members.

The following items shall be eligible for consideration and ruling by the Director, and as delegated by the Director, to the Deputy Directors in the Director's absence:

**I.) Consumer Credit Division**

- a.) Request for approval of Consumer Loan licenses;
- b.) Request for approval of First Lien Mortgage licenses;
- c.) Request for approval of Mortgage Loan Originator licenses;
- d.) Request for approval of Money Transmitter licenses;
- e.) Request for approval of Pawnbroker licenses;
- f.) Request for approval of Debt Management Company licenses;
- g.) Request for approval of Check Cashing licenses;
- h.) Request for approval of Guaranteed Auto Protection Programs (GAP);
- i.) Request for approval of Debt Cancellation Programs for depository institutions;

- j.) The Director of the Department will obtain appropriate hearing officers to conduct hearings on denial and revocation of licenses;
- k.) Request of determination of commercial reasonability, as noted in IC 24-4.5-7-404(5);
- l.) Initiation of license revocation, suspension, or civil penalty proceedings against consumer credit licensees;
- m.) Authority to appoint a representative of the Department to serve on the Mortgage Lending and Fraud Prevention Task Force pursuant to Section 35 of P.L. 145-2008; and
- n.) Adoption and amendment of guidelines implementing the Five Star Mortgage Program as described IC 24-5-23.6 *et seq.* (now known as the "Hoosier Traditional Mortgage).

II.) Credit Union Division

- a.) Request for change of corporate name;
- b.) Request to amend the Articles of Incorporation to increase the maximum number of Directors;
- c.) Request to amend the Articles of Incorporation establishing the par value of shares;
- d.) Request to amend bylaws when the field of membership is in the original bylaws;
- e.) Request to amend a field of membership to include retired persons from within the established field of membership;
- f.) Request to change the field of membership from bylaws to the Articles of Incorporation;
- g.) Request for a change of location when no additional cost is involved, or a change of location within the current premises of the current location;
- h.) Request to change authorized shares to unlimited shares;
- i.) Request to increase membership fees;

- j.) Request to approve the field of membership expansion;
- k.) Request for approval of forms; and
- l.) Request to establish branch locations submitted by credit unions.

**III.) Bank and Trust Division**

- a.) Request to establish a de novo branch;
- b.) Request to establish an interim bank or interim corporate fiduciary for the sole purpose of facilitating a merger, acquisition or raising capital in connection with a new or corporate fiduciary;
- c.) Request to relocate a branch;
- d.) Request for extension of time for any reason;
- e.) Request for approval of forms;
- f.) Request by a Foreign Corporation to obtain a certificate of admission to do business in the State of Indiana;
- g.) Request approval for the payment of a dividend in accordance with IC 28-13-4-3;
- h.) Request to merge interim bank and operational bank in the formation of bank holding company, and/or actions utilized to facilitate a corporate acquisition, and or reorganization;
- i.) Approval of liquidating agent(s), and their successors, pursuant to IC 28-1-9-5;
- j.) Approval of articles of dissolution, pursuant to IC 28-1-9-15;
- k.) Approval of the determination of an allowable investment security pursuant to IC 28-1-11-4(a) and IC 28-6.1-10-6(a);
- l.) Approval of a Plan of Exchange pursuant to IC 28-1-7.5 provided the applicant does not request a hearing;
- m.) Approval of notes and debentures to qualify as capital pursuant to IC 28-1-1-3(10);

- n.) Request to merge interim corporate fiduciary and operational corporate fiduciary used to facilitate a corporate acquisition and/or reorganization;
- o.) Approval of a merger pursuant to IC 28-1-7 or IC 28-2-17 if the applicant and target are controlled by the same holding company;
- p.) Approval of a conversion of a state chartered stock savings bank to a state chartered commercial bank pursuant to IC 28-6.1-14.

**IV.) General (applicable to all Divisions)**

- a.) The Director of the Department will obtain appropriate hearing officers to preside over the review of employee terminations under IC 28-11-2-5.
- b.) Authority to take emergency or other action, including the issuance of temporary cease and desist orders under IC 28-11-4-6, which by its nature is urgent, time-sensitive and requires action before a meeting of the Members can, in the Director's discretion, practicably be held.
- c.) The Director of the Department will obtain appropriate hearing officers to conduct final hearings on cease and desist orders and for hearing on temporary cease and desist orders;
- d.) The Director of the Department will obtain appropriate hearing officers and take others steps as necessary to allow the Department to comply with the procedural requirements of the Indiana Administrative Orders and Procedures Act (IC 4-21.5 *et seq.*).
- e.) Approval of a change of control pursuant to IC 28-1-2-23 relating to depository institutions (excluding credit unions), IC 24-4.4-2-406 relating to first lien mortgage creditors, IC 24-4.5-3-515 relating to consumer loan creditors, IC 28-1-29-3.1 relating to debt management companies, IC 28-7-5-9.1 relating to pawnbrokers, IC 28-8-4-40.2 relating to money transmitters and IC 28-8-5-13.1 relating to check cashers.

The purpose of this Order is to expedite daily, routine, preliminary, and non-controversial matters, as well as urgent and time-sensitive matters, that have traditionally been set for ruling by the Members at their regularly scheduled meetings. The result of this Order should be to enhance and improve the services rendered by the Department.

This order supersedes and replaces all previous Orders, which delegated authority to the Director.

This Order is effective this 11th day of August, 2016.

9-22-2016  
Date

Richard J. Rice  
Richard J. Rice, Chairman  
Department of Financial Institutions